

Exhibit 3

Priore Declaration

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	Chapter 11
)	
Debtors.)	Jointly Administered
)	

**DECLARATION OF KATHY PRIORE IN
SUPPORT OF THE RESCAP BORROWER CLAIMS TRUST'S
OBJECTION TO PROOF OF CLAIM NO. 4927 FILED BY RHONDA DEESE**

I, Kathy Priore, hereby declare as follows:

1. I serve as Associate Counsel for The ResCap Liquidating Trust (the “**Liquidating Trust**”), established pursuant to the terms of the *Second Amended Joint Chapter 11 Plan Proposed by Residential Capital, LLC, et al., and the Official Committee of Unsecured Creditors* [Docket No. 6030] confirmed in the above-captioned chapter 11 cases (the “**Chapter 11 Cases**”). During the Chapter 11 Cases, I served as Associate Counsel in the legal department at Residential Capital, LLC (“**ResCap**”), a limited liability company organized under the laws of the state of Delaware and the parent of the other debtors in the above-captioned Chapter 11 Cases (collectively, the “**Debtors**”). On May 1, 2008, I began as in-house litigation counsel at ResCap. Prior to my in-house litigation counsel position, I held various roles within the legal department at ResCap.

2. In my role as Associate Counsel at ResCap, I was responsible for the management of residential mortgage-related litigation. In connection with the Debtors’ chapter 11 filing, I also assisted the Debtors and their professional advisors in connection with the administration of the Chapter 11 Cases, including the borrower litigation matters pending before this Court. In my current position as Associate Counsel to the Liquidating Trust, among my

other duties, I continue to assist the Liquidating Trust and Borrower Claims Trust (the “**Borrower Trust**”) in connection with the claims reconciliation process.¹ I am authorized to submit this declaration (the “**Declaration**”) in support of the *ResCap Borrower Claims Trust’s Objection to Proof of Claim No. 4927 Filed by Rhonda Deese* (the “**Objection**”).²

3. In my current and former capacities as Associate Counsel to the Liquidating Trust and ResCap, I am intimately familiar with the Debtors’ claims reconciliation process. Except as otherwise indicated, all statements in this Declaration are based on my familiarity with the Debtors’ Books and Records (the “**Books and Records**”), as well as the Debtors’ schedules of assets and liabilities and statements of financial affairs filed in these Chapter 11 Cases (collectively, the “**Schedules**”), my review and reconciliation of claims, and/or my review of relevant documents. I or other Liquidating Trust personnel have reviewed and analyzed the proof of claim form and supporting documentation filed by the Claimant. Since the Plan went effective and the Borrower Trust was established, I, along with other members of the Liquidating Trust have consulted with the Borrower Trust to continue the claims reconciliation process, analyze claims and determine the appropriate treatment of the same. In connection with such review and analysis, where applicable, I or other Liquidating Trust personnel, together with professional advisors, have reviewed (i) information supplied or verified by former personnel in departments within the Debtors’ various business units, (ii) the Books and Records, (iii) the Schedules, (iv) other filed proofs of claim, and/or (v) the official claims register maintained in the Debtors’ Chapter 11 Cases.

¹ The Liquidating Trust and the Borrower Trust are parties to an Access and Cooperation Agreement, dated as of December 17, 2013, which, among of things, provides the Borrower Trust with access to the books and records held by the Liquidating Trust and the Liquidating Trust’s personnel to assist the Borrower Trust in performing its obligations.

² Capitalized terms used but not defined herein shall have the meanings ascribed to such terms in the Objection.

4. Except as otherwise indicated, all facts set forth in this Declaration are based upon my personal knowledge of the Debtors' operations, information learned from my review of relevant documents and information I have received through my discussions with other former members of the Debtors' management or other former employees of the Debtors, the Liquidating Trust, and the Borrower Trust's professionals and consultants. If I were called upon to testify, I could and would testify competently to the facts set forth in the Objection on that basis.

I. Claimant's Loan

5. On or about June 10, 2005, Claimant executed an adjustable rate note (the "Note")³ in favor of Ampro Mortgage Corporation dba Westworks Mortgage in the amount of \$141,950 in connection with her purchase of property located at 2213 ½ Hurst Road, Auburndale, FL 33823 (the "Property"). Claimant's obligations under the Note were secured by a mortgage (the "Mortgage" and, together with the Note, the "Loan") on the Property.⁴ Debtor Residential Funding Company, LLC ("RFC") subsequently acquired the Loan as an investor and the Note was endorsed to RFC.

6. RFC transferred its interest in the Loan to JP Morgan Chase Bank, as Trustee for holders of Mortgage Asset-Backed Pass-Through Certificates, Series 2005-RS7, on or about September 1, 2007 in connection with the Loan's securitization, and the Note was negotiated by special endorsement from RFC to JP Morgan Chase Bank, as Trustee.⁵ Additionally, a copy of the Assignment of Mortgage from Mortgage Electronic Registration Systems, Inc., as nominee for Ampro Mortgage Corporation dba Westworks Mortgage, its successors and assigns, to JP Morgan Chase Bank is also attached hereto as Exhibit 3-C.

³ A copy of the Note is attached hereto as Exhibit 3-A.

⁴ A copy of the Mortgage is attached hereto as Exhibit 3-B.

⁵ See Note at 5.

7. Debtor GMAC Mortgage began servicing the Loan on or about July 1, 2009.⁶

8. As of the date that servicing of Claimant's account was transferred to Ocwen Loan Servicing, LLC, the account remained due for Claimant's January and February 2013 payments.

II. The Debtors' Request for Additional Information Regarding the Proof of Claim

9. On June 21, 2013, the Debtors sent Claimant a letter requesting additional support for the Proof of Claim.⁷ On or about July 22, 2013, the Debtors received a response to their request for additional information.

III. Additional Relevant Documents

10. In addition to the documents previously referenced, attached hereto are the following additional relevant documents related to the Claimant's Loan:

- A copy of Claimant's April 2012 monthly mortgage statement is attached hereto as Exhibit 3-F;
- A copy of Claimant's May 2012 monthly mortgage statement is attached hereto as Exhibit 3-G; and
- An excerpt of the servicing notes kept by GMAC Mortgage during the course of its servicing of the Loan is attached hereto as Exhibit 3-H.

⁶ A copy of the front side of GMAC Mortgage's so-called "Welcome Letter," sent to Claimant when GMAC Mortgage began servicing her Loan, is attached hereto as Exhibit 3-D.

⁷ A copy of the Debtors' letter to Claimant was included with Claimant's response thereto, which response is attached hereto as Exhibit 3-E.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that, to the best of my knowledge, the foregoing is true and correct.

Dated: November 7, 2014

/s/ Kathy Priore

Kathy Priore
Associate Counsel for
The ResCap Liquidating Trust

Priore Declaration

Exhibit 3-A

ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Posted By Fannie Mae) - Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

June 10
[Date]

2005

WINTER HAVEN

[City]

2213 1/2 HURST ROAD
AUBURNDALE, FL 33823

[Property Address]

FLORIDA

[State]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$141,950.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is **AMPRO MORTGAGE CORPORATION** dba **WESTWORKS MORTGAGE**

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.125 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on August 01 2005.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 12222 MERIT DRIVE, SUITE 900 DALLAS, TX 75251

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 956.34. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.



7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:



INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of **July 01 2007**, and on that day every **6** month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market based on quotations of major banks, as posted by Fannie Mae through electronic transmission or by telephone or both through electronic transmission and by telephone. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, or is no longer posted either through electronic transmission or by telephone, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Six and Three Eightths** percentage points (**6.375** %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125 %). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **10.125** % or less than **7.125** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One** percentage point(s) (**1.000** %) from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **14.125** % or less than **7.125** %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY (See Attached Addendum)

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

Loan No. 8915

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow, agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

12. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Rhonda Deese (Seal) _____ (Seal)
RHONDA DEESE -Borrower -Borrower

(Seal)
-Borrower
(Seal)
-Borrower

_____**(Seal)** _____**(Seal)**
-Borrower -Borrower

_____**(Seal)** _____**(Seal)**
-Borrower -Borrower

{Sign Original Only}

PAY TO THE ORDER OF **RESIDENTIAL FUNDING CORPORATION**

WITHOUT RE COURSE

AMPRO MORTGAGE CORPORATION, DBA WESTWORKS MORTGAGE

THIS 1 DAY OF 20

Ellis

C. ELLIS

ASST. VICE PRESIDENT

PAY TO THE ORDER OF
JP MORGAN CHASE BANK, AS TRUSTEE
WITHOUT RE COURSE
Residential Funding Corporation

By Judy Faber

Judy Faber, Vice President

DEESE R
Loan No. [REDACTED] 3915

PREPAYMENT ADDENDUM TO NOTE

Borrower Name(s): RHONDA DEESE

Date of Note: June 10 2005

For value consideration, receipt of which is hereby acknowledged, both Borrower and Lender agree that this ADDENDUM TO NOTE ("Addendum") amends that certain Promissory Note ("Note") of date shown above, to which this Addendum is attached. Borrower and Lender agree that this Note shall be subject to the following provisions, notwithstanding any provisions to the contrary contained in said Note or the Deed of Trust, Mortgage or Security Deed given by Borrower to secure repayment of the Note.

Borrower may make principal payments at any time before they are due. A payment of principal only is known as a "prepayment". When Borrower makes a prepayment, borrower will tell the Note Holder in writing that Borrower is doing so. Prepayment of up to twenty percent (20%) of the original principal amount of the loan may be made in any twelve month period without incurring a prepayment charge.

Prepayment in excess of twenty percent (20%) of the original principal amount, in any twelve (12) month period, will be subject to a prepayment charge equal to six (6) months' advance interest or such lesser maximum amount as is permitted by applicable state law on the amount prepaid in excess of twenty percent (20%) of the original principal amount of the loan if such prepayment is made within TWO (2) YEARS of the date of execution of the Note and Deed of Trust, Mortgage or Security Deed.


RHONDA DEESE

Priore Declaration

Exhibit 3-B

Return To:

WESTWORKS MORTGAGE
ATTN: RECORDS DEPARTMENT
400 N. TUSTIN AVE., SUITE 100
SANTA ANA, CA 92705

RECORDED 06/30/2005 01:20:10 PM
RICHARD M WEISS, CLERK OF COURT
POLK COUNTY
MTG DOC 497.00
INTANG TAX 283.90
RECORDING FEES 171.50
RECORDED BY G Mercado

This document was prepared by:
MARY LUDENA

Re-recorded

INSTR # 2005221939
BK 06391 PGS 0083-0103 PG(s)21
RECORDED 09/14/2005 09:16:29 AM
RICHARD M WEISS, CLERK OF COURT
POLK COUNTY
RECORDING FEES 180.00
RECORDED BY J Caceres

Loan No. 8915

—[Space Above This Line For Recording Data]

MORTGAGE

MIN 9155

This Mortgage is being rerecorded to attach legal "Exhibit A" which was referenced on page 3 as being attached but was missing at the time of recordation.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated June 10 2005 together with all Riders to this document. /

(B) "Borrower" is RHONDA DEESE A SINGLE WOMAN

THIS IS A PURCHASE MONEY FIRST MORTGAGE.

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

**(D) "Lender" is AMPRO MORTGAGE CORPORATION
 dba WESTWORKS MORTGAGE**

FLORIDA-Single Family-Fannie Mae/Freddie Mac **UNIFORM INSTRUMENT WITH MERS**

Form 3010 1/01



Page 1 of 18

Instructions

VMP MORTGAGE FORMS - (800)521-7291



Loan No. 8915

Lender is a **DELAWARE CORPORATION**
organized and existing under the laws of **DELAWARE**
Lender's address is **12222 MERIT DRIVE, SUITE 900 DALLAS, TX 75251**

(E) "Note" means the promissory note signed by Borrower and dated **June 10 2005**.
The Note states that Borrower owes Lender **One Hundred Forty-One Thousand Nine Hundred Fifty**
and no/100----- **Dollars**
(U.S. \$ **141,950.00**) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than **July 01 2035**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following

Riders are to be executed by Borrower [check box as applicable]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify] _____

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

Initials:

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the **COUNTY** [Type of Recording Jurisdiction] of **POLK** [Name of Recording Jurisdiction];
THAT PART OF THE SOUTH 1/2 OF THE EAST 1056 FEET OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4, SECTION 21, TOWNSHIP 28 SOUTH, "AS MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF"

Parcel ID Number: **21-28-25-000000-042320**
2213 1/2 HURST ROAD
AUBURNDALE
(*"Property Address"*):

which currently has the address of
[Street]
[City], Florida **33823** [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

Initials: 

Loan No. [REDACTED] 8915

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment

can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest

shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

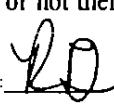
5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

Initials: 

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of

Initials: 

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

Loan No. 3915

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:

Jenny L. Ahlberg
JENNY L. AHLBERG

Rhonda Deese
RHONDA DEESE
(Seal)
-Borrower

Carolyn L. Harmon
Carolyn L. Harmon

_____ (Address)
_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Address)
_____ (Seal)
-Borrower

**2771 JANIE TRAIL
AUBURNDALE, FL 33823**

(Address)

(Address)

Loan No. [REDACTED] 8915

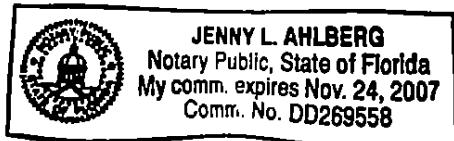
STATE OF FLORIDA, *PoIL*

The foregoing instrument was acknowledged before me this *4. 10. 05* County ss:
RHONDA DEESE by

who is personally known to me or who has produced *FL drivers license* as identification.

Jenny L. Ahlberg

Notary Public



Initials: *JL*

DEESE R
Loan No. [REDACTED] 8915

ADJUSTABLE RATE RIDER (LIBOR Six-Month Index (As Posted By Fannie Mae) - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 10th day of June 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to
AMPRO MORTGAGE CORPORATION
dba **WESTWORKS MORTGAGE**
(“Lender”) of the same date and covering the property described in the Security Instrument and located at:

2213 1/2 HURST ROAD
AUBURNDALE, FL 33823
[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.125 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

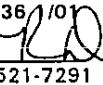
The interest rate I will pay may change on the first day of July 2007, and on that day every 6 month thereafter. Each date on which my interest rate could change is called a "Change Date."

MULTISTATE ADJUSTABLE RATE RIDER - LIBOR SIX-MONTH INDEX (AS POSTED BY FANNIE MAE) - Single Family
- Fannie Mae Uniform Instrument

VMP-818R (0006)

Form 3136 1/01

Page 1 of 4

Initials: 

VMP MORTGAGE FORMS • (800)521-7291



Loan No. [REDACTED] 8915

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market based on quotations of major banks, as posted by Fannie Mae through electronic transmission or by telephone or both through electronic transmission and by telephone. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, or is no longer posted either through electronic transmission or by telephone, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Six and Three Eighths** percentage points (**6.375** %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **10.125** % or less than **7.125** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One** percentage points (**1.000** %) from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **14.125** % or less than **7.125** %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

Loan No. [REDACTED] 8915

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER
Uniform Covenant 18 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

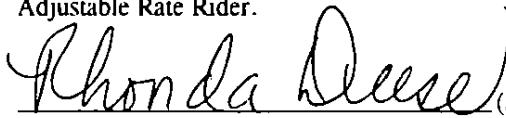
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Loan No. [REDACTED] 8915

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this
Adjustable Rate Rider.



RHONDA DEESE

(Seal)
-Borrower

(Seal)
-Borrower

EXHIBIT "A"

That part of the South 1/2 of the East 1056 feet of the South 1/2 of the North 1/2 of the Southeast 1/4 of the Southwest 1/4, Section 21, Township 28 South, Range 25 East, Polk County, Florida (henceforth being referred to as the parent tract) being more particularly described as follows: Commence at the Southwest corner of the parent tract for the Point of Beginning; thence North 00°00'00" East along the West boundary of the parent tract a distance of 167.70 feet to the Northwest corner of the parent tract; thence South 88°42'02" East along the North line of the parent tract, a distance of 150.00 feet; thence South 01°42'23" East a distance of 167.87 feet to the South line of the parent tract; thence North 88°42'26" West along the South line of the parent tract, a distance of 155.00 feet to the said Point of Beginning.

LESS: The West 6.00 feet thereof.

TOGETHER WITH an easement for ingress and egress across the West 15.00 feet of the East 1049.94 feet of the North 143.00 feet of the North 1/2 of the South 1/2 of the Southeast 1/4 of the Southwest 1/4 of Section 21, Township 28 South, Range 25 East.

Priore Declaration

Exhibit 3-C

Priore Declaration Pg 37 of 77

INSTR # 2013064060

08922 06 3458 PG (s)1

RECORDED 04/05/2013 02:41:12 PM

STACY M. BUTTERFIELD,

CLERK OF COURT POLK COUNTY

RECORDING FEES 10.00

RECORDED BY J Christmas

When Recorded Return To
 Indecom Global Services
 2925 Country Drive
 St Paul, MN 55117

This instrument was prepared by
 Dana Schroeder-Davis
 2925 Country Drive
 St Paul, MN 55117

Assignment of Mortgage

Dated March 27, 2013

70513057

MIN [REDACTED] 9155

MERS Phone 888-679-6377

For value received Mortgage Electronic Registration Systems, Inc , as nominee for Ampro Mortgage Corporation dba Westworks Mortgage, its successors and assigns, P O Box 2026, Flint, MI 48501-2026, the undersigned hereby grants, assigns and transfers to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N A as successor to JPMorgan Chase Bank N A., as Trustee for RAMP 2005-RS7 all its rights and interest under a certain Mortgage dated June 10, 2005 executed by RHONDA DEESE and recorded in Book 06274 on Page(s) 1184 as Document Number 2005153976 on June 30, 2005 of the official records of the County Recorder of Polk County, Florida

MORTGAGE AMOUNT \$141,950 00

WITNESSES

Witness 1 Mary Hall

Witness 2 Curtis Leason

Mortgage Electronic Registration Systems, Inc , as nominee for Ampro Mortgage Corporation dba Westworks Mortgage, its successors and assigns

By

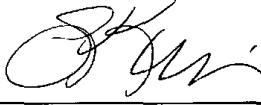
Ramona Rae Yaritz,
 Assistant Secretary

STATE OF Minnesota)
 COUNTY Ramsey) SS



U03647896*

On March 27, 2013 before me, Sandra Jean Kinnunen , Notary Public in and for said State personally appeared Ramona Rae Yaritz , Assistant Secretary of Mortgage Electronic Registration Systems, Inc , its successors and assigns, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument WITNESS my hand and official seal


 Sandra Jean Kinnunen, Notary Public

My Commission expires January 31, 2016



INDECOMM GLOBAL SERVICES
 2925 COUNTRY DR STE 201
 SAINT PAUL, MN 55117-9969

fe

Priore Declaration

Exhibit 3-D

June 10, 2009

Homecomings and GMAC Mortgage
Account Number [REDACTED] 0203Property Address2213 1/2 HURST ROAD
AUBURNDALE, FL 338230604099 15:00 0021623 20000010 EFSR1106 Branch 1 02 DOM EFSR11000001 146516 LT
RHONDA DEESE
2771 JANIE TRAIL
AUBURNDALE FL 33823-9316

Dear Rhonda Deese:

We are writing to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from Homecomings Financial, LLC ("Homecomings Financial") to GMAC Mortgage, LLC (GMAC Mortgage), effective July 1, 2009.

Please note that GMAC Mortgage and Homecomings Financial are affiliated companies. The only change to your mortgage account will be the name of your loan servicer. Your new loan payments will be made payable to GMAC Mortgage instead of Homecomings Financial. Your account number, place for payments, and all other information relating to your mortgage loan remains the same.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after this effective date. In this case, all necessary information is combined in this one notice.

As of June 4, 2009 your current principal balance is \$137,188.94, your current escrow balance is \$0.00, your current interest rate is 9.500%, your total monthly payment is \$1,186.63, and your next due date is 7/1/2009.

Your present servicer is Homecomings Financial.

Prior to July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call Homecomings Financial's Customer Care Department toll free at 1-800-206-2901 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

Your new servicer will be GMAC Mortgage.

Beginning July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call GMAC Mortgage's Customer Care Department toll free at 1-800-766-4622 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

For GMAC Mortgage Customer Inquiries

Beginning July 1, 2009, written inquiries regarding your account should be directed to GMAC Mortgage's Customer Care Correspondence Department at the following address:

GMAC Mortgage
PO Box 4622
Waterloo, IA 50704-4622

For GMAC Mortgage Customer Payments

The mailing address for payments will not change. Payments will be processed by Homecomings Financial if received prior to July 1, 2009 and will be processed by GMAC Mortgage if received after July 1, 2009. Please send all payments due on or after that date to GMAC Mortgage at the following address:

GMAC Mortgage
PO Box 780
Waterloo IA 50704-0780

or the address provided on your **GMAC Mortgage** billing statement.

For Homecomings Financial Website Customer Payments

If you have been utilizing the bill-pay service on Homecomings Financial's website, this service will be transitioned to the GMAC Mortgage Website, at www.gmacmortgage.com, via secure transfer in the near future. **Your user-name and password will not change and you will not need to re-register or re-enroll in your current payment program.**

Other Important Information

Please see the back side of this letter for additional information about Automatic Payment Deductions, Government Allotment/Bill Pay Services, Optional Insurances, Year-end Statements, Credit Reporting, and related information from the Real Estate Settlement Procedures Act (RESPA).

Homecomings Financial appreciated the opportunity to service your account. The team at GMAC Mortgage looks forward to servicing your future needs.

Sincerely,



Charles Hoecker
SVP, Customer Care
Homecomings Financial and GMAC Mortgage, LLC

Priore Declaration

Exhibit 3-E

July 19, 2013

RE: Claim Number 4927 Residential Capital, LLC, et al aka
GMAC, Case Number 12-12020 (MG)

A Request to Produce letter was submitted to GMAC via certified receipt requested mail. GMAC and or akas failed to respond, therefore, I request \$141,950.00 be forgiven plus the \$1,000.00 fine be imposed for failure to respond within 60 days as per Law.

I hope the court will consider denial of bankruptcy and mandate GMAC and or the akas engage in bilateral substantive problem solving instead of unilateral dictates.

To date, I do not know who owns and holds my original Mortgage and Note. I receive phone calls from unfamiliar companies. I have attempted to dialogue to exhaustion with each new company.

The home is valued at \$60,000.00. \$167,000.00 was the purchase price. All payments were made timely. The loan number is [REDACTED] 0203. The property address is 2213 ½ Hurst Road, Auburndale, Florida 33823.

Sincerely,



Rhonda Deese

P.S. Enclosed please find 11 pages

May 25 2012

GMAC Mortgage
Attn: Customer Care
P. O. Box 780
Waterloo, IA 50704-0780

RE: Request to produce on loan number: [REDACTED] 0203

To Whom It May Concern:

Please allow this to serve as a request to produce all loan origination documents, full accounting history from origination to date, proof of ownership of the loan by you, GMAC with chain of ownership from the origination of the loan to date, loan originators contact information to include name, address and telephone number.

For your convenience the account information is as follows:

Account number: [REDACTED] 0203
Account name: Rhonda Deese
Account property address: 2213 ½ Hurst Road, Auburndale, Florida
33823
Account contact number: 863-665-1002

**Please mail the above requested to P. O. Box 456, Auburndale, FL
33823**

**Looking forward to your prompt response within 60 days. Thank you
for your time in this matter.**

Sincerely,



Rhonda Deese

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X Greg Caya <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
B. Received by (Printed Name) MAY 20 2012		C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No			
1. Article Addressed to: GMAC MORTGAGE ATTN: CUSTOMER CARE P. O. BOX 780 WATERLOO, IA 50704-0780		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
2. Article Number: (Transfer from service label) 70113500000229607845		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

RHONDA DEESE
P. O. BOX 456
AUBURNDALE, FL
33823

Rhonda Deese
P. O. Box 456
Auburndale, FL 33823

GMAC Mortgage
Attn: Customer Care
P. O. Box 780
Waterloo, IA 50704-0780

11/10/15

Lebh#

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK

PROOF OF CLAIM

Name of Debtor and Case Number:

RESIDENTIAL CAPITAL, LLC et al aka GMAC, CASE NO. 12-12020-MG

NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

RHONDA DEESE

Name and address where notices should be sent:

RHONDA DEESE

P. O. BOX 456

AUBURNDALE, FL 33823

Telephone number: 863-258-6304 OR

Name and address where payment should be sent (if different from above):

863-663-1002

SAME AS ABOVE

Telephone number: SAME AS ABOVE

email: RhondaDeesea
tampabay.rr.com

email: SAME AS ABOVE

Claim # 4927

Initials PMH

 Check this box if this claim amends a previously filed claim.Court Claim
Number: _____
(If known)

Filed on:

 Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

 Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). Wages, salaries, or commissions (up to \$11,725) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507 (a)(4). Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). Other - Specify applicable paragraph of 11 U.S.C. §507 (a): _____

Amount entitled to priority:

\$ 142,950.00

 * Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

RECEIVED

NOV 15 2012

KURTZMAN CARSON CONSULTANTS

COURT USE ONLY

9. Signatures: (See instruction #9) Check the appropriate box.

 I am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: RHONDA DEESE

Title: _____

Company: _____

Address and telephone number (if different from notice address above):

SAME AS ABOVE

Telephone number: SAME AS ABOVE Email: SAME AS ABOVE

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



1212020121115000000000040

May 25 2012

GMAC Mortgage
Attn: Customer Care
P. O. Box 780
Waterloo, IA 50704-0780

Sent U.S. mail
05/25/12 Certified
Receipt Requested.

RE: Request to produce on loan number: [REDACTED] 0203

To Whom It May Concern:

Please allow this to serve as a request to produce all loan origination documents, full accounting history from origination to date, proof of ownership of the loan by you, GMAC with chain of ownership from the origination of the loan to date, loan originators contact information to include name, address and telephone number.

For your convenience the account information is as follows:

Account number:

[REDACTED] 0203

Account name:

Rhonda Deese

Account property address: 2213 ½ Hurst Road, Auburndale, Florida
33823

Account contact number: 863-665-1002

Please mail the above requested to P. O. Box 456, Auburndale, FL
33823

Looking forward to your prompt response within 60 days. Thank you
for your time in this matter.

Sincerely,

Rhonda Deese

Rhonda Deese

ResCap Claims Processing Center
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

FIRST CLASS
US POSTAGE PAID
EL SEGUNDO CA
PERMIT NO. 45049

Rhonda Deese
P.O. Box 456
Auburndale, FL 33823

PROOF OF CLAIM CONFIRMATION

Your proof of claim filed against Residential Capital, LLC,
case no 12-12020 was received on 11/15/2012
and assigned claim number 4927

For more information, please visit www.kccllc.net/rescap or call 1-888-251-2914

R E S C A P

MORRISON | FOERSTER

June 21, 2013

Claim Number: 4927

Dear Claimant: Rhonda Deese

You are receiving this letter because you or someone on your behalf filed a Proof of Claim form in the jointly-administered chapter 11 bankruptcy cases of Residential Capital, LLC ("ResCap"), GMAC Mortgage, LLC and other affiliated debtors and debtors in possession (collectively, the "Debtors") pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020 (MG) (the "ResCap bankruptcy case"), and we need additional information from you regarding the claim(s) ("claim") you are asserting against one or more of the Debtors.

The Information we Need From You Regarding Your Proof of Claim:

We reviewed a copy of the Proof of Claim form and documents, if any, that you filed in the ResCap bankruptcy case. A copy of your Proof of Claim form is enclosed for your reference. After reviewing the Proof of Claim form and any documents you submitted, we have determined that you did not provide sufficient information to support your "Basis for Claim" and we do not have sufficient information to understand the calculations you used to determine the amount you claim to be owed. In order to evaluate your claim, we need to understand the specific reasons as to why you believe you are owed money or are entitled to other relief from one or more of the Debtors. Please reply using the attached form and provide a written explanation, with supporting documentation, and include a detailed explanation of how you calculated the amount of your claim.

You Must Respond to this Letter by no Later Than July 22, 2013:

In accordance with the Order of the Bankruptcy Court (Docket No. 3294, filed March 21, 2013), you **must** respond to this letter by no later than July 22, 2013 with an explanation stating the legal and factual reasons why you believe you are owed money or are entitled to other relief from one or more of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases). You **must** provide copies of any and all documentation that you believe supports the basis for and amount of your claim. A form is included with this letter to assist you in responding to our request for additional information.

Consequences of Failing to Respond:

If you do not provide the requested information regarding the basis for and amount of your claim and the supporting documentation by July 22, 2013, the Debtors may file a formal objection to your Proof of Claim on one or more bases, including that you failed to provide sufficient information and documentation to support your claim. If the Debtors file such an objection and it is successful, your claim may be disallowed and permanently expunged. If your claim is disallowed and expunged, you will not receive any payment for your claim and any other requests you may have made for non-monetary relief in your Proof of Claim will be denied. Therefore, it is very important that you respond by the date stated above with the requested information and documentation supporting the basis for and amount of your claim.

Residential Capital, LLC P.O. Box 385220 Bloomington, Minnesota 55438

Claim Number: 4927
Rhonda Deese
Tyne POC

For Those With a Mortgage Loan Originated or Serviced by One of the Debtors:

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the loan number and property address that the loan relates to in the information and any documentation that you send us, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Questions:

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors¹ with general questions (contact information provided below):

SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS

SILVERMANACAMPORA LLP

100 Jericho Quadrangle, Suite 300

Jericho, New York 11753

Telephone: 866-259-5217

Website: <http://silvermanacampora.com>

E-mail address: rescapborrower@silvermanacampora.com

You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either:

- (i) **Claims.Management@gmacrescap.com**; or
- (ii) **Residential Capital, LLC**
P.O. Box 385220
Bloomington, Minnesota 55438

Please mark each document you send with the Claim Number referenced above.

Sincerely,

Claims Management
Residential Capital, LLC

¹ Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.

Residential Capital, LLC P.O. Box 385220 Bloomington, Minnesota 55438

Sent/Received

R E S C A P

JUL 22 2013

MORRISON

FOERSTER

To _____
By _____

Claim Information

Claim Number	4927
Basis of Claim	<p>Explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim.</p> <p><i>All attached Jeffrey</i></p>

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the following loan information, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Loan Number:		
Address of property related to the above loan number:		
City:	State:	ZIP Code:

Additional resources may be found at - <http://www.kccllc.net/rescap>

Residential Capital, LLC P.O. Box 385220 Bloomington, MN 55438

Claim Number: 4927
Rhonda Deese
Type: POC

Priore Declaration

Exhibit 3-F

Prior Declaration Pg 54 of 77

CUSTOMER INFORMATION

Name: Rhonda Deese 2213 1/2 HURST ROAD
 Account Number: [REDACTED] 0203 AUBURNDALE FL 33823
 Home Phone #: (863)665-1002

PROPERTY ADDRESS

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

02/11/10 11:00:3 0019970 20125406 LD057406 GMREFG 1 OZ DOM LD05780007 146316 GM
 RHONDA DEESE
 PO BOX 456
 AUBURNDALE FL 33823-0456



For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number [REDACTED] 0203
 Statement Date April 03, 2012
 Maturity Date July 01, 2035
 Interest Rate 7.12500
 Interest Paid Year-to-Date \$3,140.91
 Taxes Paid Year-to-Date \$0.00
 Escrow Balance \$0.00
 Principal Balance(PB)* \$131,790.07

Details of Amount Due/Paid

Principal and Interest	\$968.12
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$968.12
Account Due Date	May 01, 2012

For Customer Care inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	04/01/12	04/03/12	\$968.12	\$184.52	\$783.60				

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Interested in refinancing while interest rates are still near historic lows? Our loan specialists are here to help--call 877-528-3817 today to review all of your options.

Start saving with an Ally Bank Online Savings Account. You'll earn rates that are consistently among the most competitive in the country. To learn more, call 1-877-247-ALLY (2559). Member FDIC.

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee if Received 15 Days AFTER Due Date	GMAC Mortgage																																					
[REDACTED] 0203	05/01/12	\$968.12	\$968.12	\$1,016.52																																						
<table border="1"> <tr> <td colspan="6">Please assist GMAC Mortgage in applying your payment</td> </tr> <tr> <td rowspan="6" style="vertical-align: top;">Extra Funds</td> <td>Full Payment(s)</td> <td>\$</td> <td colspan="3"></td> </tr> <tr> <td>ADDITIONAL Principal</td> <td>\$</td> <td colspan="3"></td> </tr> <tr> <td>ADDITIONAL Escrow</td> <td>\$</td> <td colspan="3"></td> </tr> <tr> <td>Late Charge</td> <td>\$</td> <td colspan="3"></td> </tr> <tr> <td>Other Fees (please specify)</td> <td>\$</td> <td colspan="3"></td> </tr> <tr> <td>Total Amount Enclosed</td> <td>\$</td> <td colspan="3"></td> </tr> </table>						Please assist GMAC Mortgage in applying your payment						Extra Funds	Full Payment(s)	\$				ADDITIONAL Principal	\$				ADDITIONAL Escrow	\$				Late Charge	\$				Other Fees (please specify)	\$				Total Amount Enclosed	\$			
Please assist GMAC Mortgage in applying your payment																																										
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	ADDITIONAL Escrow	\$																																								
	Late Charge	\$																																								
	Other Fees (please specify)	\$																																								
	Total Amount Enclosed	\$																																								
Sign here to enroll in monthly ACH. (See back for details.)																																										

GMAC MORTGAGE
 PO BOX 9001719
 LOUISVILLE KY 40290-1719

02 0512 [REDACTED] 0203 00096812 04840 22222 5

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to: GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to: GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877-ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

12-12020-mg R102121



STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MMBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045; GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215) 734-5000). Equal Housing Lender.

IMPORTANT INFORMATION

Schedule of Standard Servicing Fees

Fee Name	Fee Description	Estimated Fee Amount
Subordination	Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan.	\$100.00
Payoff Statement	Up to five statements may be requested within a 365 day period at no charge. Additional statement requests received within that same timeframe will be charged a fee of \$20.	No Charge
Non Sufficient Funds (NSF) Fee	Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc).	\$10.00 - \$30.00
Pay by Phone	One time charge to a borrower to make a payment for using the GMAC Mortgage Pay by Phone service. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50 via phone \$12.50 via customer service
Wire	Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50
Late Charges	Penalty charged to the borrower for exceeding the grace period in which to present the monthly mortgage payment.	Fees assessed according to loan documents
Balloon Reset/Cast	Fee required to reset or recast balloon loans when your loan documents allow for this function.	\$250.00 - \$350.00
Property Inspection	Fee charged for the inspection of the secured property in the event of default or abandonment.	\$11.25
Recording Fee	Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full.	\$10.00 - \$12.60
BPO	Brokers Price Opinion	\$83.00 - \$125.00
All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan		

New York Property Owners:

As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Texas Property Owners:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



Priore Declaration

Exhibit 3-G

Priore Declaration Pg 58 of 77

CUSTOMER INFORMATION

Name: Rhonda Deese 2213 1/2 HURST ROAD
 Account Number: [REDACTED] 0203 AUBURNDALE FL 33823
 Home Phone #: (863)665-1002

PROPERTY ADDRESS

GMAC Mortgage

Visit us at www.gmacmortgage.com for
account information or to apply on-line.

02/1/10 11:00 3 004129 2012505 LEG1904 GMREG 10Z DOM LEG1904005*146319 GM
 RHONDA DEESE
 PO BOX 456
 AUBURNDALE FL 33823-0456

For information about your existing account,
please call: 1-800-766-4622.For information about refinancing or obtaining
a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number	[REDACTED] 0203
Statement Date	May 01, 2012
Maturity Date	July 01, 2035
Interest Rate	7.12500
Interest Paid Year-to-Date	\$3,923.41
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$0.00
Principal Balance(PB)*	\$131,604.45

Details of Amount Due/Paid

Principal and Interest	\$968.12
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$968.12
Account Due Date	June 01, 2012

For Customer Care inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	05/01/12	05/01/12	\$968.12	\$185.62	\$782.50				

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Now is a great time to buy a home! If you're in the market for your next home, our trained loan agents will help you review all of the financing options available to you – call 877-528-3817 today!

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee if Received 15 Days AFTER Due Date	GMAC Mortgage																																										
[REDACTED] 0203	06/01/12	\$968.12	\$968.12	\$1,016.52																																											
<table border="1"> <tr> <td colspan="6">Please assist GMAC Mortgage in applying your payment</td> </tr> <tr> <td colspan="6">Full Payment(s) \$</td> </tr> <tr> <td colspan="6">ADDITIONAL Principal \$</td> </tr> <tr> <td colspan="6">ADDITIONAL Escrow \$</td> </tr> <tr> <td colspan="6">Late Charge \$</td> </tr> <tr> <td colspan="6">Other Fees (please specify) \$</td> </tr> <tr> <td colspan="6">Total Amount Enclosed \$</td> </tr> </table>						Please assist GMAC Mortgage in applying your payment						Full Payment(s) \$						ADDITIONAL Principal \$						ADDITIONAL Escrow \$						Late Charge \$						Other Fees (please specify) \$						Total Amount Enclosed \$					
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Sign here to enroll in monthly ACH. (See back for details.)																																															

GMAC MORTGAGE
 PO BOX 9001719
 LOUISVILLE KY 40290-1719

02 0612 [REDACTED] 0203 00096812 04840 22222 3

To Apply Online
www.gmacmortgage.com

To Apply by Phone
 1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to: GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to: GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
 Attn: Customer Care
 P.O. Box 780
 Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
 P.O. Box 4025
 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877-ASK-FDIC (1-877-275-3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

(212) 614-0096-95x120



STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB-6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM-501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB-85003.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045; GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

IMPORTANT INFORMATION

Schedule of Standard Servicing Fees

Fee Name	Fee Description	Estimated Fee Amount
Subordination	Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan.	\$100.00
Payoff Statement	Fee charged when a payoff statement is requested to be mailed or faxed.	No Charge
Non Sufficient Funds (NSF) Fee	Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc.).	No Charge
Pay by Phone	One time charge to a borrower to make a payment for using the GMAC Mortgage Pay by Phone service. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50 via phone \$12.50 via customer service
Wire	Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50
Late Charges	Penalty charged to the borrower for exceeding the grace period in which to present the monthly mortgage payment.	Fees assessed according to loan documents
Balloon Reset/Cast	Fee required to reset balloon loans or recast a loan when your loan documents allow for this function.	\$170-\$1200 (includes hard dollar costs which range by county)
Property Inspection	Fee charged for the inspection of the secured property in the event of default or abandonment.	\$11.25
Recording Fee	Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full.	\$10.00 - \$12.60
BPO	Brokers Price Opinion	\$83.00 - \$125.00
All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan		

New York Property Owners:

As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Texas Property Owners:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



Priore Declaration

Exhibit 3-H

DISPLAY/HISTORY

12-12020-mg Doc 7723-4 Filed 11/07/14 Entered 11/07/14 15:18:10 Exhibit 3 -

Acct: 0203 Name: RHONDA DEESE

Priore Declaration Sub: Pg 62 of 77 Investor: 96400 Warn: 5 Lock: 1 Stop: 0 Page:

SSN: 262850466

Refresh Date:

- Dates - Paid To: 12/1/2012

Next Due: Type: 1/1/2013 Last Pmt: 12/31/2012

- Bal - Prin: \$0.00

Esc: \$0.00

- Uncol - LC: \$0.00

P&I Adv: \$0.00 Esc Sht: \$0.00

NOTES:

Trans Added Date	Trans Type	Area ID that Originated the Message	Document Notice Id	Document Text Id	Document Text Type Code	Add Teller	Transaction Description
5/7/2007	DM				T:00000		EARLY IND: SCORE 000 MODEL EI16T
5/8/2007	DM				T:00000		EARLY IND: SCORE 000 MODEL EI16T
5/14/2007	DMD				T:22222		00/00/00 00:00:00
5/14/2007	DMD				T:22222		00/00/00 00:00:00
5/14/2007	DMD				T:22222		05/11/07 16:15:08
5/15/2007	NT	TAX			T:20002		*taxnon-FA mailed dlq tax letter 5/15/07. ac
5/16/2007	DMD				T:22222		00/00/00 00:00:00
5/16/2007	DMD				T:22222		00/00/00 00:00:00
5/16/2007	DMD				T:22222		05/16/07 19:55:27
5/17/2007	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
5/22/2007	ET		0	0	0		ARM CHANGE NOTICE SCHEDULED FOR 05/23/07
5/25/2007	CBR		0	00	1	T:00000	PURCHASED LOAN: SERVICING DATE =06/29/05
5/31/2007	D19		0	04	8		ARM CHANGE NOTICE CREATED - LETTER
6/5/2007	DM				T:00000		EARLY IND: SCORE 069 MODEL EI16T
6/19/2007	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
7/5/2007	DM				T:00000		EARLY IND: SCORE 069 MODEL EI16T
7/16/2007	NT	ALT03			T:01002		Fnma libor discontinued, letter sent
7/16/2007	NT	ALT03			T:01002		with new index . Arm deparments
7/17/2007	DMD				T:22222		00/00/00 00:00:00
7/17/2007	DMD				T:22222		00/00/00 00:00:00
7/17/2007	DMD				T:22222	07/17/07 09:21:25	PAR3 CONNECT
7/17/2007	DMD				T:22222		00/00/00 00:00:00
7/17/2007	DMD				T:22222		00/00/00 00:00:00
7/17/2007	DMD				T:22222	07/17/07 03:17:41	
7/18/2007	DMD				T:22222		00/00/00 00:00:00
7/18/2007	DMD				T:22222		00/00/00 00:00:00
7/18/2007	DMD				T:22222	07/18/07 02:38:52	
7/18/2007	NT	CSH			T:18912		b1 caled re JULY lc advise make pmt before lc
7/18/2007	NT	CSH			T:18912		could be waive. JULY pmt overnighted by b1.

7/18/2007	NT	CSH 12-12020-mg	Doc 7723-4	Filed 11/07/14	T:18912 Entered 11/07/14 15:18:10	jeremiah 73885 Pg 63 of 7719/07 11:42:12	Exhibit 3 -
7/19/2007	DMD			Priore Declaration	T:22222	07/19/07 07:27:20	NO ANSWER
7/19/2007	DMD				T:22222	07/19/07 02:21:37	NO ANSWER
7/19/2007	D28	0	DT	8			BILLING STATEMENT FROM REPORT R628
7/20/2007	DMD				T:22222	00/00/00 00:00:00	
7/20/2007	DMD				T:22222	07/20/07 06:09:26	PAR3 CONNECT
7/20/2007	DMD				T:22222	07/20/07 02:36:57	NO ANSWER
7/20/2007	DM				T:21552	TT B1; VAI; ADV TAD,LC; RFD: SHE ADV SHE MAILED IT	
7/20/2007	DM				T:21552	OUT ON 07/02/07 AND IT WAS RETURNED TO HER FOR A	
7/20/2007	DM				T:21552	SHORTAGE IN THE STAMP AMOUNT; SHE RE-SENT	
7/20/2007	DM				T:21552	OVERNIGHT ON 07/19/07; PWUNA/8746923	
7/20/2007	DM				T:21552	DFLT REASON 1 CHANGED TO: OTHER	
7/20/2007	DM				T:21552	ACTION/RESULT CD CHANGED FROM	TO BRSS
7/23/2007	DM				T:00000	PROMISE BROKEN 07/23/07 PROMISE DT 07/21/07	
7/23/2007	DMD				T:22222	00/00/00 00:00:00	
7/23/2007	DMD				T:22222	00/00/00 00:00:00	
7/23/2007	DMD				T:22222	07/21/07 02:47:33	
7/30/2007	NT	TAX			T:21010	Taxes paid current per Redemption Statement	
7/30/2007	NT	CSH			T:21845	b1 ci to waive her lc \$47.81 bec she sent the fee	
7/30/2007	NT	CSH			T:21845	earlier but something wrong with the mirror adv as	
7/30/2007	NT	CSH			T:21845	1time courtesy we will waive the lc/ roland m	
7/30/2007	NT	CSH			T:21845	73739	
8/7/2007	DM				T:00000	EARLY IND: SCORE 070 MODEL EI16T	
8/15/2007	D28	0	DT	8			BILLING STATEMENT FROM REPORT R628
9/5/2007	DM				T:00000	EARLY IND: SCORE 069 MODEL EI16T	
9/18/2007	DMD				T:22222	00/00/00 00:00:00	
9/18/2007	DMD				T:22222	00/00/00 00:00:00	
9/18/2007	DMD				T:22222	09/18/07 11:44:57	PAR3 CONNECT
9/18/2007	NT	INQ			T:13885	mr christopher deese (nephew) ci to get tad.. adv	
9/18/2007	NT	INQ			T:13885	not auth adv on opt.. mary r 83159	
9/19/2007	DMD				T:22222	00/00/00 00:00:00	
9/19/2007	DMD				T:22222	00/00/00 00:00:00	
9/19/2007	DMD				T:22222	09/19/07 03:04:36	
9/19/2007	D28	0	DT	8			BILLING STATEMENT FROM REPORT R628
9/21/2007	DMD				T:22222	00/00/00 00:00:00	
9/21/2007	DMD				T:22222	09/21/07 16:13:18	
9/21/2007	DMD				T:22222	09/21/07 13:58:10	NO ANSWER
9/24/2007	DMD				T:22222	00/00/00 00:00:00	
9/24/2007	DMD				T:22222	09/24/07 16:42:47	NO ANS

9/24/2007	DMD	12-12020-mg	Doc 7723-4 Filed 11/07/14	T:22222 Entered 10/07/14 15:18:10	10/24/07 16:42:15 NO ANSWER	Exhibit 3 -
9/25/2007	DMD		Priore Declaration	T:22222 Entered 09/25/07 11:16:20	09/25/07 11:16:20	NO ANSWER
9/25/2007	DMD			T:22222	09/25/07 14:05:29	NO ANSWER
9/25/2007	DMD			T:22222	09/25/07 11:16:20	NO ANSWER
10/5/2007	DM			T:00000	EARLY IND: SCORE 070 MODEL EI16T	
10/17/2007	DMD			T:22222	00/00/00 00:00:00	
10/17/2007	DMD			T:22222	10/17/07 20:13:03	
10/17/2007	DMD			T:22222	10/17/07 16:25:16	NO ANSWER
10/18/2007	DMD			T:22222	00/00/00 00:00:00	
10/18/2007	DMD			T:22222	10/18/07 08:25:10 ANS MACH	
10/18/2007	DMD			T:22222	10/18/07 08:24:30 ANS MACH	
10/18/2007	NT	CSH		T:22039	b1 ci to inq about what information we would	
10/18/2007	NT	CSH		T:22039	require to make a ppb, adv we would need her chck	
10/18/2007	NT	CSH		T:22039	acc num and her rt num. gabriel a/77589	
10/19/2007	DMD			T:22222	10/19/07 10:31:26	LEFT MESSAGE
10/19/2007	DMD			T:22222	10/19/07 13:25:31	NO ANSWER
10/19/2007	DMD			T:22222	10/19/07 10:31:26	LEFT MESSAGE
10/19/2007	NT	CSH		T:22300	b1 made ppb	
10/19/2007	NT	CSH		T:22300	Payment Amount: \$1247.18	
10/19/2007	NT	CSH		T:22300	Additional Principal: \$0.00	
10/19/2007	NT	CSH		T:22300	Additional Escrow: \$0.00	
10/19/2007	NT	CSH		T:22300	Late Charge: \$74.70	
10/19/2007	NT	CSH		T:22300	Other Fee: \$0.00	
10/19/2007	NT	CSH		T:22300	Transaction Fee: \$12.50	
10/19/2007	NT	CSH		T:22300	Total Debit: \$1,334.38	
10/19/2007	NT	CSH		T:22300	Transaction Confirmation Number: 2007101941281882	
10/19/2007	NT	CSH		T:22300	glen v 83073	
10/19/2007	D28		0 DT 8		BILLING STATEMENT FROM REPORT R628	
10/22/2007	OL		0 41 7		WDOYCSH - PAY-BY-PHONE LETTER	
11/6/2007	DM			T:00000	EARLY IND: SCORE 069 MODEL EI16T	
11/15/2007	NT	ALT		T:21680	b1 ci inq abt rate change and when will next	
11/15/2007	NT	ALT		T:21680	change and ceiling rate - adv b1 will change every	
11/15/2007	NT	ALT		T:21680	6 mos to a ceiling rate of 14.125 - b1 inq what	
11/15/2007	NT	ALT		T:21680	new pmt will be on 02/01/08 pmt - adv b1 of approx	
11/15/2007	NT	ALT		T:21680	\$100.00 increase if 1% cap is added to curr rate	
11/15/2007	NT	ALT		T:21680	of 10.125 - b1 inq abt poss ref - adv b1 of 800#	
11/15/2007	NT	ALT		T:21680	for dir lending - janeen h4083	
11/15/2007	PAY		0 70 7		ORIG TO: RHONDA DEESE	
11/15/2007	PAY		0 70 7		INT TO 121507 EXP DT 121507 AMT 0141760.95	
11/15/2007	NT			T:21680	TellerID:21680	

11/15/2007	NT	12-12020-mg	Doc 7723-4 Filed 11/07/14	T:21680 Pg 03 of 77	Fax Number: 11/07/14 15:18:10 Phone Number: 8636651002	Exhibit 3 -
11/15/2007	NT		Priore Declaration	T:21680		
11/15/2007	NT			T:21680	141760.95: Final Payoff Amount	
11/15/2007	NT			T:21680	Requestor Name: Rhonda Deese	
11/15/2007	NT	ALT		T:22151	b1 ci asking for the next change on interest	
11/15/2007	NT	ALT		T:22151	rate.adv to be xfrd to arm.ask if she will refi	
11/15/2007	NT	ALT		T:22151	will there be ppp.adv to be xfrd to refi.ask for	
11/15/2007	NT	ALT		T:22151	skipping nov.adv can't be done.choose to be xfrd	
11/15/2007	NT	ALT		T:22151	to arm,give direct# for refi.richels73952	
11/19/2007	DMD			T:22222	00/00/00 00:00:00	
11/19/2007	DMD			T:22222	00/00/00 00:00:00	
11/19/2007	DMD			T:22222	11/17/07 09:12:48	
11/20/2007	DM			T:00000	PROMISE KEPT 11/20/07 PROMISE DT 11/30/07	
11/20/2007	DMD			T:22222	00/00/00 00:00:00	
11/20/2007	DMD			T:22222	11/20/07 10:22:03 SUCCESSFUL	
11/20/2007	DMD			T:22222	11/20/07 10:19:30 ANS MACH	
11/20/2007	NT			T:25041	PBP VRU14 CONF # 2007112042439366 AMT \$1309.53	
11/20/2007	DM			T:20104	B1 HAD CUST I WASNT ABLE TO COMPLETE MINI MARANDA	
11/20/2007	DM			T:20104	I DID NT RELEASE INFO SHE WILL CB TO MK PMT	
11/20/2007	DM			T:20104	BY END OF MNTH CCOX8746554	
11/20/2007	DM			T:20104	ACTION/RESULT CD CHANGED FROM BRSS TO BRSS	
11/20/2007	D28	0	DT	8	FORCED BILLING STATEMENT FROM REPORT R628	
11/22/2007	ET	0	0	0	ARM CHANGE NOTICE SCHEDULED FOR 11/23/07	
11/26/2007	D19	0	04	8	ARM CHANGE NOTICE CREATED - LETTER	
12/5/2007	DM			T:00000	EARLY IND: SCORE 069 MODEL EI16T	
12/18/2007	D28	0	DT	8	BILLING STATEMENT FROM REPORT R628	
1/7/2008	DM			T:00000	EARLY IND: SCORE 069 MODEL EI16T	
1/16/2008	D28	0	DT	8	BILLING STATEMENT FROM REPORT R628	
2/5/2008	DM			T:00000	EARLY IND: SCORE 069 MODEL EI16T	
2/18/2008	D28	0	DT	8	BILLING STATEMENT FROM REPORT R628	
3/5/2008	DM			T:00000	EARLY IND: SCORE 068 MODEL EI16T	
3/13/2008	NT	FCL		T:15573	bn1 ci re loan mod; xferred to loss mit	
3/13/2008	DM			T:15573	B1 CI RE EXPRESS ADD; GAVE INFO//SIEVEA73580	
3/13/2008	DM			T:15573	ACTION/RESULT CD CHANGED FROM BRSS TO BRSS	
3/17/2008	DM			T:00000	PROMISE KEPT 03/14/08 PROMISE DT 03/16/08	
3/17/2008	DM			T:00000	PROMISE BROKEN 03/17/08 PROMISE DT 03/16/08	
3/18/2008	D28	0	DT	8	BILLING STATEMENT FROM REPORT R628	
4/7/2008	DM			T:00000	EARLY IND: SCORE 068 MODEL EI16T	
4/8/2008	NT	FRD		T:23437	b1 ci to inq. abt a loan modifiction on the term's	
4/8/2008	NT	FRD		T:23437	of the loan.I Informed b1 that I would be able to	

4/8/2008	NT	FRD 12-12020-mg	Doc 7723-4	Filed 11/07/14	T:23437 Entered 11/07/14 15:18:10	transfer her to lm and she requested to have the number,I supplied her the lm number and the refi
4/8/2008	NT	FRD		Priore Declaration	T:23437 Pg 00 of 07	
4/8/2008	NT	FRD			T:23437	number.toddr4146
4/15/2008	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
4/22/2008	DM				T:21529	TT B1 VI ACC IS CURR ASKING ABT LOAN MOD,SD CANT
4/22/2008	DM				T:21529	OR CONTINUE TO MAKE THE PMTS,SD WANTS TO BE BACK
4/22/2008	DM				T:21529	IN 7%,NOT INTERESTED IN REFI SD DOESNT WANT TO SD
4/22/2008	DM				T:21529	WILL JUST DEFAULT SD SHE IS A GOOD CUSTMER,ADV TO
4/22/2008	DM				T:21529	CB ON 05/01 SD WANTS TO DO MOD NOW,ADV DETAILS
4/22/2008	DM				T:21529	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI
4/22/2008	DM				T:04467	B1 CI LIVES IN PROPERTY WANTS LOAN MOD ADV NEED TO
4/22/2008	DM				T:04467	GO OVER FINANCIALS WILL CALL BACK WITH THEM RFD
4/22/2008	DM				T:04467	DINT KNOW IT WAS ARM LOAN
4/22/2008	DM				T:04467	DFLT REASON 1 CHANGED TO: PAYMENT ADJUSTMENT
4/22/2008	DM				T:04467	ACTION/RESULT CD CHANGED FROM OAPC TO OAAI
4/22/2008	FOR					LMT BORR FIN REC ADDED
4/25/2008	CBR		0	00	1	T:00000 CHANGE IN PRIMARY BORROWERS ADDR
5/2/2008	DM				T:19519	B1 CI V/I ADV OF TAD SAID CANT MAKE A PAYMNT FOR
5/2/2008	DM				T:19519	\$1348.91, REP ADV RE ARM LOAN AND SAID SHE WAS NOT
5/2/2008	DM				T:19519	AWARE THAT THE PAYMNT WILL WENT UP TO THAT AMNT,
5/2/2008	DM				T:19519	REP TOOK FINS HAVE NEGA SURP, SAID NOT SURE IF
5/2/2008	DM				T:19519	WILLING TO SELL THE PROP OR WALK AWAY. REP ADV
5/2/2008	DM				T:19519	OPTIONS WANTS TO CHECK LOAN MOD REP XFERD TO LM.
5/2/2008	DM				T:19519	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN
5/2/2008	FOR					LMT BORR FIN REC ADDED
5/2/2008	NT	FCL			T:22383	b1 ci and inq about the los mit number and refi
5/2/2008	NT	FCL			T:22383	number, adv numbers, sd will call back//kristine
5/2/2008	NT	FCL			T:22383	p. 83091
5/6/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T
5/7/2008	NT	TAX			T:07261	*TAXNON-FA MAILED DLQ TAX LTR 5/6/08.MAJ
5/9/2008	CBR		0	00	1	T:00000 CHANGE IN PRIMARY BORROWERS ADDR
5/15/2008	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
5/17/2008	ITR					
5/22/2008	ET		0	0	0	ARM CHANGE NOTICE SCHEDULED FOR 05/23/08
5/26/2008	D19		0	04	8	ARM CHANGE NOTICE CREATED - LETTER
5/30/2008	CIT	INQ75			T:23896	002 new cit110 b1 ci req for pay
5/30/2008	CIT	INQ75			T:23896	hist,thanks...russell e71564
5/30/2008	CIT	INQ75			T:23896	001 DONE 05/30/08 BY TLR 23896
5/30/2008	CIT	INQ75			T:23896	TSK TYP 182-IRREGULAR AMORT
5/30/2008	CIT	INQ75			T:23896	001 closing cit 182 opened in

5/30/2008	CIT	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:23896 Pg 07 of 07	Entered 11/07/14 15:18:10	error, thanks russell e71564 007 new cit 182 pls send amortization accounting	Exhibit 3 -
5/30/2008	CIT	INQ75		Priore Declaration	T:23896		from the start of the loan to current as per	
5/30/2008	CIT	INQ75			T:23896		b1 request for her refference...pls send by	
5/30/2008	CIT	INQ75			T:23896		mail,thank you....russell e71564	
6/2/2008	CIT	INQ20			T:01373	002 DONE 06/02/08 BY TLR 01373		
6/2/2008	CIT	INQ20			T:01373	TSK TYP 110-HISTORY REQUEST		
6/2/2008	CIT	INQ20			T:01373	002 closing. mailed. lynnej/42924		
6/2/2008	NT	INQ20			T:01373	ENHANCED HISTORY LETTER PRINTED		
6/5/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
6/16/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
7/2/2008	NT	TAX			T:23957	b1 ci because hse has paid her own taxes, adv i		
7/2/2008	NT	TAX			T:23957	would note acct and that i wasn't showing any		
7/2/2008	NT	TAX			T:23957	disbursements going out, jolenec 2364215		
7/7/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
7/16/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
8/5/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
8/15/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
9/5/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
9/10/2008	DMD				T:22222	09/10/08 14:44:15	PAR3 CONNECT	
9/10/2008	DMD				T:22222	00/00/00 00:00:00		
9/10/2008	DMD				T:22222	00/00/00 00:00:00		
9/10/2008	DMD				T:22222	00/00/00 00:00:00		
9/10/2008	DMD				T:22222	09/10/08 11:18:47	BUSY	
9/10/2008	DMD				T:22222	00/00/00 00:00:00		
9/10/2008	DM				T:23478	TT B1 VER INFO. SD ALREADY MAILED THE PAYMNT OUT		
9/10/2008	DM				T:23478	IAO \$1247.93 TO MAKE LOAN CURRENT. ADV CC,LC,-CR.		
9/10/2008	DM				T:23478	ASKING HOW TO MODIFY THE TERMS OF THE LOAN TO GET		
9/10/2008	DM				T:23478	LOWER INT, DOESNT WANT TO REFI. ADV TO GIVE FIN		
9/10/2008	DM				T:23478	INFO.		
9/10/2008	DM				T:23478	ACTION/RESULT CD CHANGED FROM OAPC TO BRSS		
9/12/2008	DM				T:00000	PROMISE KEPT 09/12/08 PROMISE DT 09/20/08		
9/15/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
10/7/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
10/14/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
11/5/2008	DM				T:00000	EARLY IND: SCORE 099 MODEL EI16T		
11/14/2008	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628	
11/21/2008	ET		0	0	0		ARM CHANGE NOTICE SCHEDULED FOR 11/21/08	
11/24/2008	D19		0	04	8		ARM CHANGE NOTICE CREATED - LETTER	
11/24/2008	D19		0	04	8		ARM CHANGE NOTICE CREATED - LETTER	

12/5/2008	D28	12-12020-mg	Doc 7723-4	DT Filed 11/07/14	Entered 11/07/14 15:18:10	BILLING STATEMENT FROM REPORT R628 Exhibit 3- EARLY IND: SCORE 099 MODEL EI16T
1/6/2009	DM			Priore Declaration	T:00000	
1/13/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
2/3/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
3/4/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
4/6/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
5/5/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
5/18/2009	NT	PAY			T:02309	b1 ci to req a po as of 06/15/09 adv the amt of
5/18/2009	NT	PAY			T:02309	138885.83 crs a*8977802
5/18/2009	PAY		0	70 7		ORIG TO: RHONDA DEESE
5/18/2009	PAY		0	70 7		INT TO 061509 EXP DT 061709 AMT 0138885.83
5/18/2009	NT				T:02309	TellerID:2309
5/18/2009	NT				T:02309	Fax Number:8632485354
5/18/2009	NT				T:02309	Phone Number:8636651002
5/18/2009	NT				T:02309	138885.83: Final Payoff Amount
5/18/2009	NT				T:02309	Requestor Name:Rhonda Deese
5/22/2009	ET		0	0 0		ARM CHANGE NOTICE SCHEDULED FOR 05/25/09
5/26/2009	D19		0	04 8		ARM CHANGE NOTICE CREATED - LETTER
5/26/2009	D19		0	04 8		ARM CHANGE NOTICE CREATED - LETTER
6/2/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
6/26/2009	NT	INQ			T:13631	updated mailing address per written req.
6/29/2009	NT	OCC			T:01475	Updated occupancy due to address change
7/1/2009	NT	ALT			T:19292	b1 ci rcvd noti int rtae chngd but not applied to
7/1/2009	NT	ALT			T:19292	her accct adv int went down fr 9.5%to 8.50% eff
7/1/2009	NT	ALT			T:19292	08/09 new pmt ioa 1091.74 /jazz h 8978016
7/1/2009	NT	ALT			T:31752	b1 ci re the changes on the interest rate said she
7/1/2009	NT	ALT			T:31752	was not notified about it fxfr cl to specialist
7/1/2009	NT	ALT			T:31752	nick p 8978077
7/7/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
7/10/2009	CBR		0	00 1	T:00000	CHANGE IN PRIMARY BORROWERS ADDR
8/4/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
9/2/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
10/5/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
11/3/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
11/20/2009	ET		0	0 0		ARM CHANGE NOTICE SCHEDULED FOR 11/23/09
11/24/2009	D19		0	04 8		ARM CHANGE NOTICE CREATED - LETTER
12/7/2009	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
1/4/2010	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628
2/5/2010	DM				T:00000	EARLY IND: SCORE 068 MODEL EI16T
2/9/2010	D28		0	DT 8		BILLING STATEMENT FROM REPORT R628

3/2/2010	D28	12-12020-mg	0	DT	11/07/14	Entered 11/07/14 15:18:10	BILLING STATEMENT FROM REPORT R628 Exhibit 3-
4/6/2010	D28		0	PT	Phone Declaration	Pg 69 of 77	BILLING STATEMENT FROM REPORT R628
5/4/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
5/21/2010	ET		0	0	0		ARM CHANGE NOTICE SCHEDULED FOR 05/24/10
5/25/2010	D19		0	04	8		ARM CHANGE NOTICE CREATED - LETTER
6/2/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
7/2/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
8/5/2010	DM				T:00000		EARLY IND: SCORE 068 MODEL EI16T
8/6/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
9/6/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
10/5/2010	DMD				T:22222	00/00/00 00:00:00	
10/5/2010	DMD				T:22222	00/00/00 00:00:00	
10/5/2010	DMD				T:22222	10/05/10 09:15:17	No Answer
10/6/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
11/5/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
11/22/2010	ET		0	0	0		ARM CHANGE NOTICE SCHEDULED FOR 11/23/10
11/24/2010	D19		0	04	8		ARM CHANGE NOTICE CREATED - LETTER
12/6/2010	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
1/6/2011	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
2/3/2011	DMD				T:22222	00/00/00 00:00:00	
2/3/2011	DMD				T:22222	00/00/00 00:00:00	
2/3/2011	DMD				T:22222	02/03/11 15:29:18	RINGING
2/4/2011	DMD				T:22222	00/00/00 00:00:00	
2/4/2011	DMD				T:22222	02/04/11 17:10:15	LEFT MESSAGE
2/4/2011	DMD				T:22222	02/04/11 12:30:23	No Answer
2/7/2011	DM				T:00000		EARLY IND: SCORE 068 MODEL EI16T
2/8/2011	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
3/3/2011	DMD				T:22222	00/00/00 00:00:00	
3/3/2011	DMD				T:22222	00/00/00 00:00:00	
3/3/2011	DMD				T:22222	03/03/11 15:51:07	AUTOVOICE
3/4/2011	DMD				T:22222	00/00/00 00:00:00	
3/4/2011	DMD				T:22222	03/04/11 17:38:24	PAR3 CONNECT
3/4/2011	DMD				T:22222	03/04/11 12:09:27	No Answer
3/7/2011	DM				T:00000		EARLY IND: SCORE 068 MODEL EI16T
3/7/2011	DMD				T:22222	00/00/00 00:00:00	
3/7/2011	DMD				T:22222	00/00/00 00:00:00	
3/7/2011	DMD				T:22222	03/07/11 15:27:40	AUTOVOICE
3/8/2011	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
4/4/2011	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
5/3/2011	DMD				T:22222	00/00/00 00:00:00	

5/3/2011	DMD	12-12020-mg	Doc 7723-4 Filed 11/07/14	T:22222 Entered 10/07/14 15:18:10 P070005/03/11 15:59:38 AUTOVOICE	10/00/00 00:00:00	Exhibit 3 -
5/3/2011	DMD		Priore Declaration	T:22222 05/03/11 15:59:38 AUTOVOICE	00/00/00 00:00:00	
5/4/2011	DMD			T:22222 05/04/11 15:33:58 NO ANSWER	00/00/00 00:00:00	
5/4/2011	DMD			T:22222 05/04/11 11:54:11 ANSWERING MACHINE	05/04/11 11:54:11 ANSWERING MACHINE	
5/5/2011	DMD			T:22222 05/05/11 14:50:38 AUTOVOICE	00/00/00 00:00:00	
5/6/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
5/20/2011	ET	0	0	0 ARM CHANGE NOTICE SCHEDULED FOR 05/23/11	00/00/00 00:00:00	
5/24/2011	D19	0	04	8 ARM CHANGE NOTICE CREATED - LETTER	00/00/00 00:00:00	
6/2/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
7/5/2011	DM			T:00000 EARLY IND: SCORE 068 MODEL EI16T	00/00/00 00:00:00	
7/6/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
8/4/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
8/4/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
8/4/2011	DMD			T:22222 08/04/11 14:21:58 SUCCESSFUL	08/04/11 14:21:58 SUCCESSFUL	
8/4/2011	DM			T:23468 OBC.TT B1,SD THAT SHE ALREADY MAILED THE PMNT	00/00/00 00:00:00	
8/4/2011	DM			T:23468 ...DAVEC,8970853	00/00/00 00:00:00	
8/4/2011	DM			T:23468 ACTION/RESULT CD CHANGED FROM OAPC TO BRSS	00/00/00 00:00:00	
8/5/2011	DM			T:00000 PROMISE KEPT 08/05/11 PROMISE DT 08/11/11	00/00/00 00:00:00	
8/5/2011	DM			T:00000 EARLY IND: SCORE 068 MODEL EI16T	00/00/00 00:00:00	
8/8/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
9/3/2011	DM			T:18491 NA_MELIENEP8975461	00/00/00 00:00:00	
9/3/2011	DM			T:18491 ACTION/RESULT CD CHANGED FROM BRSS TO BRIN	00/00/00 00:00:00	
9/5/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
9/5/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
9/5/2011	DMD			T:22222 09/03/11 14:33:01 RINGING	09/03/11 14:33:01 RINGING	
9/6/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
10/4/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
11/3/2011	DMD			T:22222 00/00/00 00:00:00	11/03/11 14:45:24 VACANT	
11/3/2011	DMD			T:22222 11/03/11 20:10:19 AUTOVOICE	11/03/11 14:45:24 VACANT	
11/4/2011	DMD			T:22222 00/00/00 00:00:00	11/03/11 20:10:19 AUTOVOICE	
11/4/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
11/4/2011	DMD			T:22222 00/00/00 00:00:00	00/00/00 00:00:00	
11/4/2011	DMD			T:22222 11/04/11 13:38:27 AUTOVOICE	11/04/11 13:38:27 AUTOVOICE	
11/7/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	
11/22/2011	ET	0	0	0 ARM CHANGE NOTICE SCHEDULED FOR 11/23/11	00/00/00 00:00:00	
11/24/2011	D19	0	04	8 ARM CHANGE NOTICE CREATED - LETTER	00/00/00 00:00:00	
12/6/2011	D28	0	DT	8 BILLING STATEMENT FROM REPORT R628	00/00/00 00:00:00	

1/3/2012	DMD	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:22222 Entered 11/07/14 15:18:10	00/00/00 00:00:00 Exhibit 3 -
1/3/2012	DMD			Priore Declaration	T:22222 00/00/00 00:00:00	
1/3/2012	DMD				T:22222	01/03/12 12:40:24 SUCCESSFUL
1/3/2012	DM				T:17529	OBC TT B1. ADV TAD. SD WAS MAILED THE PMT ON
1/3/2012	DM				T:17529	01/01/12 IAO 968.12 REG MAIL. JASONB 8932669
1/3/2012	DM				T:17529	ACTION/RESULT CD CHANGED FROM OAAI TO BRPP
1/3/2012	DM				T:17529	RFD_OBTAINED
1/3/2012	DM				T:17529	ACTION/RESULT CD CHANGED FROM BRIN TO OAAI
1/4/2012	DM				T:00000	PROMISE KEPT 01/03/12 PROMISE DT 01/11/12
1/5/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
2/3/2012	DMD				T:22222	00/00/00 00:00:00
2/3/2012	DMD				T:22222	00/00/00 00:00:00
2/3/2012	DMD				T:22222	02/03/12 13:49:33 MSG TO VOICE
2/4/2012	DM				T:02094	OBC ; TT B1 ; SD MAILED PMT LAST 02/01/12 VIA REG
2/4/2012	DM				T:02094	MAIL IAO 968.12 ;ADV LC ; ADV ACH AND MAP TO STOP
2/4/2012	DM				T:02094	CALLS ; THEN B1 HU;PINKRY-8970876.
2/4/2012	DM				T:02094	ACTION/RESULT CD CHANGED FROM OAAI TO BRPP
2/4/2012	DM				T:02094	PAYMENT_ARRANGEMENTS_DISCUSSED
2/4/2012	DM				T:02094	ACTION/RESULT CD CHANGED FROM BRPP TO OAAI
2/6/2012	DM				T:00000	PROMISE KEPT 02/04/12 PROMISE DT 02/11/12
2/6/2012	DMD				T:22222	00/00/00 00:00:00
2/6/2012	DMD				T:22222	00/00/00 00:00:00
2/6/2012	DMD				T:22222	02/04/12 12:56:16 SUCCESSFUL
2/7/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
3/3/2012	DM				T:02501	OBC TT B1 SD IT IS MAILED ON THE 1ST EVERY HU
3/3/2012	DM				T:02501	ROXANNE.L/8412304
3/3/2012	DM				T:02501	ACTION/RESULT CD CHANGED FROM OAAI TO BRPP
3/3/2012	DM				T:02501	PAYMENT_ARRANGEMENTS_DISCUSSED
3/3/2012	DM				T:02501	ACTION/RESULT CD CHANGED FROM BRPP TO OAAI
3/5/2012	DM				T:00000	PROMISE KEPT 03/05/12 PROMISE DT 03/11/12
3/5/2012	DMD				T:22222	00/00/00 00:00:00
3/5/2012	DMD				T:22222	00/00/00 00:00:00
3/5/2012	DMD				T:22222	03/03/12 14:57:02 SUCCESSFUL
3/6/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
4/3/2012	DMD				T:22222	00/00/00 00:00:00
4/3/2012	DMD				T:22222	04/03/12 10:02:40 REORDER
4/3/2012	DMD				T:22222	04/03/12 18:16:47 RINGING
4/4/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
4/5/2012	NT	LMT			T:23021	b1 ci re loan mod inquiry,adsvd website add and
4/5/2012	NT	LMT			T:23021	direct# for HHF inquiry advsd options for mod

4/5/2012	NT	LMT	12-12020-mg	Doc 7723-4 Filed 11/07/14	Entered 11/07/14 15:18:10	T:23021 advised HMP website as well pre-qualify the acct for T:23021 HAMP however loan doesn't show into imminent
4/5/2012	NT	LMT		Priore Declaration	T:23021	default said want to have loan modified as she
4/5/2012	NT	LMT			T:23021	can't refi as of yet as per curr prop value is
4/5/2012	NT	LMT			T:23021	less than what was owed, explained that loan mod
4/5/2012	NT	LMT			T:23021	review will be based on her curr fin stat of the
4/5/2012	NT	LMT			T:23021	loan, as it is not even due until 05/01/12, said
4/5/2012	NT	LMT			T:23021	will chk govt website first then will
4/5/2012	NT	LMT			T:23021	decide, angela j 8412694
4/5/2012	NT	PRD			T:16823	b1 ci. wanting info regarding possible refi as
4/5/2012	NT	PRD			T:16823	property value is down. transferred call. tammyb4028
5/2/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
5/22/2012	ET		0	0	0	ARM CHANGE NOTICE SCHEDULED FOR 05/23/12
5/23/2012	CIT	INQ85			T:22047	001 DONE 05/23/12 BY TLR 22047
5/23/2012	CIT	INQ85			T:22047	TSK TYP 250-TEAM LEAD ONLY:
5/23/2012	CIT	INQ85			T:22047	001 CLOSING CIT 250 b1 ci to ask on dif bwtn first
5/23/2012	CIT	INQ85			T:22047	pymnt amnt at orig \$956.34, and current amount
5/23/2012	CIT	INQ85			T:22047	\$968.12, int rate is the same 7.125%,
5/23/2012	CIT	INQ85			T:22047	explained first amnt was a fix rate, explained
5/23/2012	CIT	INQ85			T:22047	the int calc on adjt, cust sd still not
5/23/2012	CIT	INQ85			T:22047	understand, insisted amnt should be the same
5/23/2012	CIT	INQ85			T:22047	ANA L/8406304
5/23/2012	CIT	INQ85			T:08184	001 open new cit 250 b1 ci to ask why her pmnt is
5/23/2012	CIT	INQ85			T:08184	higher than at the beginning of the loan she
5/23/2012	CIT	INQ85			T:08184	was adv that its due to the arm loan
5/23/2012	CIT	INQ85			T:08184	calculations were done and she still said that
5/23/2012	CIT	INQ85			T:08184	the pmnt was wrong,,, julio 8406015
5/23/2012	NT	ALT			T:03478	BI CI RQTS INFOA BOUT ORIGINAL PYMNT AMNT IN 2005
5/23/2012	NT	ALT			T:03478	CSR ADVISED AMNT \$956.34 BASED ON THE NOTE. THEN
5/23/2012	NT	ALT			T:03478	CUST ASKD WHY AMNT HAS CHANGED CSR TRANX TO
5/23/2012	NT	ALT			T:03478	SPECIALTY ISRAELG/8406424
5/24/2012	D19		0	04	8	ARM CHANGE NOTICE CREATED - LETTER
6/4/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
7/5/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
7/19/2012	DM				T:25101	BREACH HOLD PLACED-EXPIRATION DATE 10/01/12
7/19/2012	NT	DIS			T:25101	FEMA declaration due to Tropical Storm Debby.
8/2/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
9/4/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
10/3/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
10/4/2012	CIT	INQ85			T:22047	002 DONE 10/04/12 BY TLR 22047

10/4/2012	CIT	12-12020-mg	INQ85	Doc 7723-4 Filed 11/07/14	T:22047 Entered 11/07/14 15:18:10	TSK TYP 250 TEAM LEAD ONLY 002 porperty had a decreease in value and she
10/4/2012	CIT	INQ85		Priore Declaration	T:22047	wants account to be modified accordingly to
10/4/2012	CIT	INQ85			T:22047	new value, no hardship, sd already decleidn
10/4/2012	CIT	INQ85			T:22047	refi, sd will walked away from home, offere to
10/4/2012	CIT	INQ85			T:22047	conect with col dept then, she agreed, b1 HU
10/4/2012	CIT	INQ85			T:22047	during trasnf ANA L/8406304
10/4/2012	CIT	INQ85			T:22047	002 LOSING CIT 250 b1 ci to ask for cert letter
10/4/2012	CIT	INQ85			T:22047	sent 05/25/12 to req copy of the note and
10/4/2012	CIT	INQ85			T:22047	acct hist, inf no corr received, sd sent it
10/4/2012	CIT	INQ85			T:22047	to PO Box 780, apol, explaiend that is a pymnt
10/4/2012	CIT	INQ85			T:22047	processing, not CCS corr, offered to send
10/4/2012	CIT	INQ85			T:22047	document, decliend sd letter with req was
10/4/2012	CIT	INQ85			T:22047	already sent, sd atrny will take care of this
10/4/2012	CIT	INQ85			T:22047	since she can not continue discussing accnt
10/4/2012	CIT	INQ85			T:08186	002 OPEN NEW CIT 250 B1 ci to and stated that call
10/4/2012	CIT	INQ85			T:08186	was been recorded adv that she was not auth to
10/4/2012	CIT	INQ85			T:08186	record the call and elevate call.
10/4/2012	CIT	INQ85			T:08186	rosier/8406208
11/5/2012	D28		0	DT	8	BILLING STATEMENT FROM REPORT R628
11/9/2012	CBR		0	00	1	T:00000 CURRENT: < 30 DAYS
11/22/2012	ET		0	0	0	ARM CHANGE NOTICE SCHEDULED FOR 11/23/12
11/26/2012	D19		0	04	8	ARM CHANGE NOTICE CREATED - LETTER
12/5/2012	DM				T:00000	EARLY IND: SCORE 068 MODEL EI16T
12/5/2012	NT	DIS			T:03095	FEMA moratorium date has expired.
12/5/2012	NT	DIS			T:03095	Disaster coding being removed.
12/6/2012	DMD				T:22222	00/00/00 00:00:00
12/6/2012	DMD				T:22222	12/06/12 08:48:10 AUTOVOICE
12/6/2012	DMD				T:22222	12/06/12 16:03:54 RINGING
12/7/2012	DMD				T:22222	00/00/00 00:00:00
12/7/2012	DMD				T:22222	12/07/12 14:08:53 RPC No Resolution
12/7/2012	DMD				T:22222	12/07/12 09:35:48 Answering Machine
12/8/2012	DM				T:14034	OBC..TT B1 SD WILL NOT MAKE ANY PMTS,SD WILL STAY
12/8/2012	DM				T:14034	ON THE PRO IF SHE WILL GET DOCS THAT IS GIVING HER
12/8/2012	DM				T:14034	NEW PROP VALUE-CURRENT VALU,GOOD CDT,SD NO PROBLEM
12/8/2012	DM				T:14034	MOVING OUT,ADV NEEDS COMPLETE PAPAERWORKS TO START
12/8/2012	DM				T:14034	THE PROCESS,SD SHE WILL NOT
12/8/2012	DM				T:14034	COMPLETEPAPERWORKS.WHILE SETTING
12/8/2012	DM				T:14034	ACTION/RESULT CD CHANGED FROM OAAI TO BRFC
12/8/2012	DM				T:14034	EXPECTAION FOR CONSEQUESCES OF DEL,SHE ALREADY

12/8/2012	DM	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:14034 Pg 740 of 77	Entered 11/07/14 15:18:10	H. J. GATHERINEC 8412436 EXHIBIT 3 - ACTION/RESULT CD CHANGED FROM OAAI TO OAAI
12/8/2012	DM			Priore Declaration	T:14034	CUSTOMER HAS NO INTENTION TO PURSUE PAYMENT	
12/8/2012	DM				T:14034	ARRANGEMENTS OR LOSS MITIGATION.	
12/8/2012	DM				T:14034	ACTION/RESULT CD CHANGED FROM BRPP TO OAAI	
12/10/2012	DMD				T:22222	00/00/00 00:00:00	
12/10/2012	DMD				T:22222	00/00/00 00:00:00	
12/10/2012	DMD				T:22222	12/08/12 10:58:36 NONSUCCESS	
12/14/2012	CBR		0	00	1	T:00000	CURRENT: < 30 DAYS
12/19/2012	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
12/28/2012	NT	LTLTR			T:25101	Payment Reminder Sent 12.18.12	
1/7/2013	DM				T:00000	EARLY IND: SCORE 035 MODEL EI16T	
1/9/2013	DMD				T:22222	01/09/13 08:51:56 RINGING	
1/9/2013	DMD				T:22222	01/09/13 16:32:22 AUTOVOICE	
1/9/2013	DMD				T:22222	01/09/13 19:47:49 AUTOVOICE	
1/9/2013	DM				T:19122	OBC NO ANSWER ON THE OTHER LINE SHENLYC8412339	
1/9/2013	DM				T:19122	ACTION/RESULT CD CHANGED FROM BRFC TO BRNA	
1/10/2013	DMD				T:22222	01/10/13 14:56:54 AUTOVOICE	
1/10/2013	DMD				T:22222	01/10/13 16:36:54 AUTOVOICE	
1/10/2013	DMD				T:22222	01/10/13 18:33:58 AUTOVOICE	
1/10/2013	CBR		0	00	1	T:00000	CURRENT: < 30 DAYS
1/11/2013	DMD				T:22222	01/11/13 14:42:16 AUTOVOICE	
1/11/2013	DMD				T:22222	01/11/13 16:43:00 AUTOVOICE	
1/11/2013	DMD				T:22222	01/11/13 18:44:09 AUTOVOICE	
1/12/2013	DM				T:18611	OBC TT B1 DONT KNOW IF SHE CAN MKE PMT AND WILL	
1/12/2013	DM				T:18611	MEET AN ATTY TO DISCUSS RE THE ACC FOR OTHER	
1/12/2013	DM				T:18611	OPTIONS ADV MOD ADV CC *ANGELIQUEC8412263	
1/12/2013	DM				T:18611	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS	
1/12/2013	DM				T:18611	LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE	
1/12/2013	DM				T:18611	SENT. OUTBOUND CALL	
1/12/2013	DM				T:18611	ACTION/RESULT CD CHANGED FROM BRNA TO OAAI	
1/14/2013	DMD				T:22222	00/00/00 00:00:00	
1/14/2013	DMD				T:22222	00/00/00 00:00:00	
1/14/2013	DMD				T:22222	01/12/13 11:46:17 NONSUCCESS	
1/17/2013	DMD				T:22222	00/00/00 00:00:00	
1/17/2013	DMD				T:22222	00/00/00 00:00:00	
1/17/2013	DMD				T:22222	01/17/13 08:56:11 AUTOVOICE	
1/18/2013	DMD				T:22222	00/00/00 00:00:00	
1/18/2013	DMD				T:22222	01/18/13 13:45:34 AUTOVOICE	
1/18/2013	DMD				T:22222	01/18/13 19:32:14 RINGING	

1/19/2013	DM	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:22684 Entered 11/07/14 15:18:10 T:22684 P67307	OBC-TTB1 BT SHE HU VER INC KATHERINE*P8412387	Exhibit 3 -
1/19/2013	DM			Priore Declaration	T:22684		
1/19/2013	DM				T:22684	ACTION/RESULT CD CHANGED FROM BRSS TO BRUN	
1/21/2013	DMD				T:22222	00/00/00 00:00:00	
1/21/2013	DMD				T:22222	00/00/00 00:00:00	
1/21/2013	DMD				T:22222	01/19/13 10:12:24 NONSUCCESS	
1/21/2013	D28		0	DT	8		BILLING STATEMENT FROM REPORT R628
1/24/2013	DMD				T:22222	01/24/13 15:05:37 AUTOVOICE	
1/24/2013	DMD				T:22222	01/24/13 16:42:49 RINGING	
1/24/2013	DMD				T:22222	01/24/13 17:55:56 AUTOVOICE	
1/24/2013	NT	LTLTR			T:25101	Payment Reminder Sent	
1/24/2013	DM				T:19128	OBC, NA. KRISTINER8412258	
1/24/2013	DM				T:19128	ACTION/RESULT CD CHANGED FROM BRNA TO BRNA	
1/24/2013	DM				T:26200	OBC;NA..MYSELLEC8412465	
1/24/2013	DM				T:26200	ACTION/RESULT CD CHANGED FROM BRUN TO BRNA	
1/25/2013	DMD				T:22222	00/00/00 00:00:00	
1/25/2013	DMD				T:22222	01/25/13 09:47:12 AUTOVOICE	
1/25/2013	DMD				T:22222	01/25/13 14:21:55 NONSUCCESS	
1/25/2013	DM				T:02088	OBC- TT B1. SD IT WITH HER ATTY. SD WILL NOT MAKE	
1/25/2013	DM				T:02088	ANY PMT AND HANG UP. INCOMPLETE	
1/25/2013	DM				T:02088	VERFCTION.ZENAIDAV8412383	
1/25/2013	DM				T:02088	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN	
1/25/2013	DM				T:02088	OUTBOUND CALL	
1/25/2013	DM				T:02088	ACTION/RESULT CD CHANGED FROM BRNA TO OAAI	
1/30/2013	DMD				T:22222	01/30/13 08:36:38 REORDER	
1/30/2013	DMD				T:22222	01/30/13 10:16:05 AUTOVOICE	
1/30/2013	DMD				T:22222	01/30/13 10:48:58 LEFT_MSG	
1/30/2013	DM				T:18472	OBC:LEFT MESSAGE TO VOICEMAIL.YELRIHSA8412508	
1/30/2013	DM				T:18472	ACTION/RESULT CD CHANGED FROM BRUN TO BRLM	
1/31/2013	DMD				T:22222	01/31/13 08:53:04 AUTOVOICE	
1/31/2013	DMD				T:22222	01/31/13 11:46:32 AUTOVOICE	
1/31/2013	DMD				T:22222	01/31/13 16:54:27 NONSUCCESS	
1/31/2013	NT	HHFDY			T:26280	b1 sd will not get in touch w/ states for hhf	
1/31/2013	CIT	COL66			T:26280	003 B1 cld, advised will mail financial package	
1/31/2013	CIT	COL66			T:26280	information. Provided expectations.	
1/31/2013	DM				T:26280	OBC-TT B1, B1 SD WL NOT MAKE PMT SINCE VALUE OF	
1/31/2013	DM				T:26280	THE PROP IS NOT THE SAME, B1 SD NO OTHR HH INCOME,	
1/31/2013	DM				T:26280	NO FINS RESERVES, NO HELP FROM F/F. LOOKING FOR	
1/31/2013	DM				T:26280	OPTION CAN SEND HER PACKAGE FOR A SS OR LOAN MOD	
1/31/2013	DM				T:26280	- AND WILL THEN DETERMINE WHT OPTION SHE WILL	

1/31/2013	DM	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:26280 Entered 11/07/14 15:18:10 Priore Declaration	TAKE ADV GUIDELINES AND DEFT REASON 1 CHANGED TO: CURTAILMENT OF INCOME
1/31/2013	DM				T:26280	ACTION/RESULT CD CHANGED FROM OAAI TO BRSS
1/31/2013	DM				T:26280	EXPECTATIONS FOR FAP. . .JOYCEP8412507
1/31/2013	DM				T:26280	ACTION/RESULT CD CHANGED FROM OAAI TO OAAI
1/31/2013	DM				T:26280	LOSS MITIGATION DISCUSSED AND/OR FINANCIAL PACKAGE
1/31/2013	DM				T:26280	SENT.
1/31/2013	DM				T:26280	ACTION/RESULT CD CHANGED FROM BRLM TO OAAI
1/31/2013	NT	RFDNT			T:26280	hardship startd - jan 2013 - b1 sd income reduced
1/31/2013	NT	RFDNT			T:26280	- started way back before this month sd in a real
1/31/2013	NT	RFDNT			T:26280	estate buss -- on-going.
2/4/2013	DM				T:00000	EARLY IND: SCORE 330 MODEL EI30S
2/4/2013	CIT	EOY50			T:01504	003 DONE 02/04/13 BY TLR 01504
2/4/2013	CIT	EOY50			T:01504	TSK TYP 155-CC TRACK - LM F
2/4/2013	CIT	EOY50			T:01504	003 Closing CIT 155
2/4/2013	NT	155			T:01504	CIT 155-LM Package Sent.
2/5/2013	DMD				T:22222	02/05/13 08:43:25 AUTOVOICE
2/5/2013	DMD				T:22222	02/05/13 16:07:19 AUTOVOICE
2/5/2013	DMD				T:22222	02/05/13 17:49:59 AUTOVOICE
2/6/2013	DMD				T:22222	00/00/00 00:00:00
2/6/2013	DMD				T:22222	02/06/13 10:14:44 AUTOVOICE
2/6/2013	DMD				T:22222	02/06/13 17:16:28 REORDER
2/7/2013	DMD				T:22222	02/07/13 16:31:58 AUTOVOICE
2/7/2013	DMD				T:22222	02/07/13 18:19:23 RINGING
2/7/2013	DMD				T:22222	02/07/13 19:53:34 RINGING
2/7/2013	DM				T:22684	OBC NO ANSWER. KATHERINE*P8412387
2/7/2013	DM				T:22684	ACTION/RESULT CD CHANGED FROM BRNA TO BRNA
2/7/2013	DM				T:18613	OBC. NO ANSWER. MARIANB8412262
2/7/2013	DM				T:18613	ACTION/RESULT CD CHANGED FROM BRSS TO BRNA
2/8/2013	DMD				T:22222	00/00/00 00:00:00
2/8/2013	DMD				T:22222	02/08/13 09:30:59 AUTOVOICE
2/8/2013	DMD				T:22222	02/08/13 14:11:09 NONSUCCESS
2/8/2013	DM				T:02085	OBC: TT B1, HAVE SERVICING ISSUE B1 HU IN VER
2/8/2013	DM				T:02085	/RAFAELX8412385
2/8/2013	DM				T:02085	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN
2/8/2013	DM				T:02085	OUTBOUND CALL
2/8/2013	DM				T:02085	ACTION/RESULT CD CHANGED FROM BRNA TO OAAI
2/12/2013	D19		0	05	8	DEF - OPTIONS TO AVOID FORECLOSURE
2/13/2013	DMD				T:22222	02/13/13 08:58:19 AUTOVOICE
2/13/2013	DMD				T:22222	02/13/13 15:55:57 INCOMPLETE

2/13/2013	DMD	12-12020-mg	Doc 7723-4	Filed 11/07/14	T:22222 Entered 1/07/14 15:18:10	02/13/13 17:06:20 NONSUCCESS Exhibit 3 -
2/13/2013	DM			Priore Declaration	T:15194 D:15194	OBC TTB1; AT THE ONSET OF THE CALL, ASKED IF
2/13/2013	DM				T:15194	PACKAGE RCVD ALREADY; ADV NEEDS TO STATE DISCL
2/13/2013	DM				T:15194	FIRST; SD DOES NOT WANT TO GO THRU THIS ANYMORE
2/13/2013	DM				T:15194	AND JUST READ ON WHAT IS ON THE SCREEN THEN HU;
2/13/2013	DM				T:15194	INC VER; /ARLENEV8412228
2/13/2013	DM				T:15194	ACTION/RESULT CD CHANGED FROM OAAI TO BRUN
2/13/2013	DM				T:15194	PAYMENT ARRANGEMENTS WERE NOT MADE (RPC MUST BE
2/13/2013	DM				T:15194	OBTAINED). OUTBOUND CALL
2/13/2013	DM				T:15194	ACTION/RESULT CD CHANGED FROM BRUN TO OAAI
2/13/2013	DM				T:02490	OBC:TT B1 SD REPEAT WHATS ON SCREEN SD KNOW JUST
2/13/2013	DM				T:02490	DOING JOB,CUS HU,./LORENAP8412307
2/13/2013	DM				T:02490	ACTION/RESULT CD CHANGED FROM BRUN TO BRUN
2/14/2013	CBR		0	00	1	T:00000 DELINQUENT: 30 DAYS
2/15/2013	FSV		0	00	1	T:00000 INSP TYPE D ORDERED; REQ CD =AUTO DELQ